AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Currently Amended) A method for determining a processing prioritization of mortgage loan applications including determining a score representing a likelihood an indication that an application for a mortgage loan will result in a closing, said method comprising:

    receiving, by a processor from one or more databases, [[the]] application data including at least borrower information, property information, and a first interest rate;

    receiving, by the processor, home value information representing an estimated value of the property;

    receiving, by the processor, a second interest rate; [[and]]

    calculating, by the processor, the score determining the indication based on the received application data, received home value information, and received second interest rate, the score indication representing a likelihood that the mortgage loan will close;

    comparing, by the processor, the score with one or more additional scores for other mortgage loan applications; and

    prioritizing processing of the mortgage loan application based on the comparison.

2.   (Currently Amended) The method of claim 1, wherein said receiving the application <u>data</u> further comprises:

receiving a date corresponding to when the mortgage loan application will close with the first interest rate.

3.   (Original) The method of claim 2, further comprising:

using an expiration date for the first interest rate as the date.

4.   (Original) The method of claim 2, further comprising:

using a closing date as the date.

5.   (Original) The method of claim 4, wherein said receiving the second interest rate further comprises:

using, as the second interest rate, an interest rate corresponding to a date other than the closing date.

6.   (Original) The method of claim 1, wherein said receiving home value information further comprises:

receiving estimates of value of comparable properties in a region corresponding to the property.

7.   (Original) The method of claim 6, further comprising:

using at least one of a street, a neighborhood, a city, a ZIP code, a zip+4

code, a county, a state, a country, a census tract, or a metropolitan statistical area as

the region.

8.   (Original) The method of claim 6, wherein said receiving an estimate

further comprises:

receiving a median value of properties in a ZIP code for the property.

9.   (Original) The method of claim 1, wherein said receiving home value

information further comprises:

receiving an estimate of an average value of properties in a region

corresponding to the property.

10.   (Original) The method of claim 1, wherein said receiving the second

interest rate further comprises:

receiving the second interest rate as a current interest rate available for

mortgage loans.

11.   (Currently Amended) The method of claim 1, wherein said calculating

determining the score indication further comprises:

calculating determining the score indication based on a model.

12.   (Currently Amended) The method of claim 11, wherein said <u>calculating</u> ~~determining~~ further comprises:

<u>calculating</u> ~~determining~~ the model based on a statistical technique.

13.   (Original) The method of claim 12, further comprising:

using a logistic regression as the statistical technique.

14.   (Currently Amended) The method of claim 1, wherein said <u>calculating</u> ~~determining~~ the <u>score</u> ~~indication~~ further comprises:

~~determining the indication as a score~~

<u>receiving a date corresponding to when the mortgage loan application will close with the first interest rate;</u>

<u>periodically updating the second interest rate; and</u>

<u>periodically calculating an updated score until the mortgage loan application has been processed, prior to the date, based on the updated second interest rate.</u>

15.   (Currently Amended) The method of claim 14, wherein said <u>calculating the score</u> ~~determining the indication~~ further comprises:

scaling the score into a range of score values, such that a low score value within the range of score values corresponds to a high likelihood that the loan will close, and a high score value within the range of score values corresponds to a low likelihood that the loan will close.

16.   (Currently Amended) The method of claim 14, wherein said <u>calculating</u> <u>the score</u> ~~determining the indication~~ further comprises:

scaling the score into a range of score values, such that a low score value within the range of score values corresponds to a low likelihood that the loan will close, and a high score value within the range of score values corresponds to a high likelihood that the loan will close.

17.   (Currently Amended) A method for processing a mortgage loan application based on a score, said method comprising:

receiving<u>, by a processor from one or more databases,</u> data <u>representing</u> the mortgage loan application <u>with a first interest rate</u> for a property; [[and]]

<u>calculating, by the processor,</u> ~~determining~~ the score based on the received <u>data representing</u> mortgage loan application <u>and based on a second interest rate</u> <u>received after the first interest rate</u>, the score representing a likelihood that the mortgage loan application will close<u>;</u>

<u>receiving a date corresponding to when the mortgage loan application will</u> <u>close; and</u>

<u>calculating, using the processor, an updated score prior to the date</u>.

18.   (Original) The method of claim 17, further comprising:

determining scores for one or more mortgage loan applications.

19.   (Original) The method of claim 18, further comprising:

processing the one or more mortgage loan applications, such that at least

one of the mortgage loan applications is processed before another mortgage loan

application based on the determined score for the at least one mortgage loan

application.

20.   (Previously Presented) The method of claim 18, further comprising:

prioritizing the one or more mortgage loan applications based on the

determined scores.

21.   (Currently Amended) A method for use in performing appraisals on a

plurality of properties based on scores, wherein each of the scores indicates whether a

mortgage loan application is likely to result in a closing, said method comprising:

receiving, by a processor from one or more databases, a first score

electronically calculated based on a first interest rate for a first one of the properties;

receiving, by the processor, a second score electronically calculated

based on a second interest rate for a second one of the properties; and

performing a first appraisal of the first property before a second appraisal

of the second property, when the first score indicates a greater likelihood of closing than

the second score.

22.   (Original) The method of claim 21, further comprising:

prioritizing the first appraisal before the second appraisal based on the

first score.

23.   (Currently Amended) A method for use in performing title searches on a

plurality of properties based on scores, wherein each of the scores indicates whether a

mortgage loan application is likely to result in a closing, said method comprising:

receiving, by a processor from one or more databases, a first score

electronically calculated based on a first interest rate for a first one of the properties;

receiving, by the processor, a second score electronically calculated

based on a second interest rate for a second one of the properties; and

performing a first title search of the first property before a second title

search of the second property, when the first score indicates a greater likelihood of

closing than the second score.

24.   (Currently Amended) A system for determining a processing prioritization

of mortgage loan applications including determining a score representing a likelihood an

indication that an application for a mortgage loan will result in a closing, said system

comprising:

means for receiving data representing an application including at least

borrower information, property information, and a first interest rate;

means for receiving home value information representing an estimated

value of the property;

means for receiving a second interest rate; [[and]]

means for <u>electronically calculating the score</u> ~~determining the indication~~

based on the received <u>data representing the</u> application, received home value

information, and received second interest rate, the <u>score</u> ~~indication~~ representing a

likelihood that the mortgage loan will close<u>;</u>

  <u>means for comparing the score for the mortgage loan application with one</u>

<u>or more additional scores for other mortgage loan applications; and</u>

  <u>means for prioritizing processing of the mortgage loan application based</u>

<u>on the comparison.</u>

  25. (Currently Amended) A system for processing a mortgage loan

application based on a score, said system comprising:

  means for receiving the mortgage loan application <u>with a first interest rate</u>

for a property; [[and]]

  means for <u>electronically calculating</u> ~~determining~~ the score based on the

received information <u>and based on a second interest rate received after the first interest</u>

<u>rate</u>, the score representing a likelihood that the mortgage loan application will result in

a closing<u>;</u>

  <u>means for receiving a date corresponding to when the mortgage loan</u>

<u>application will close; and</u>

  <u>means for calculating an updated score prior to the date.</u>

26.   (Currently Amended) A system for performing appraisals on a plurality of properties based on scores, wherein each of the scores indicates whether a mortgage loan application is likely to result in a closing, said system comprising:

means for receiving a first score based on a first interest rate for a first one of the properties;

means for receiving a second score based on a second interest rate for a second one of the properties; and

means for performing a first appraisal of the first property before a second appraisal of the second property, when the first score indicates a greater likelihood of closing than the second score.

27.   (Currently Amended) A system for use in performing title searches for a plurality of properties based on scores, wherein each of the scores indicates whether a mortgage loan application is likely to result in a closing, said system comprising:

means for receiving a first score based on a first interest rate for a first one of the properties;

means for receiving a second score based on a second interest rate for a second one of the properties; and

processing means for performing a first title search of the first property before a second title search of the second property, when the first score indicates a greater likelihood of closing than the second score.

28.   (Currently Amended) A system comprising:

at least one memory, comprising:

code that receives <u>data representing</u> an application including at

least borrower information, property information, and a first interest rate;

code that receives home value information representing an

estimated value of [[the]] <u>a</u> property;

code that receives a second interest rate; [[and]

code that <u>electronically calculates a score</u> ~~determines the indication~~

based on the received <u>data representing the</u> application, received home value

information, and received second interest rate, the <u>score</u> ~~indication~~ representing a

likelihood that the mortgage loan will close;

<u>code that compares the score with one or more additional scores</u>

<u>for other mortgage loan applications; and</u>

<u>code that prioritizes processing of the mortgage loan application</u>

<u>based on the comparison;</u> and

at least one processor that executes said code.

29.   (Currently Amended) A system, comprising:

at least one memory, comprising:

code that receives [[the]] mortgage loan application <u>data with a first</u>

<u>interest rate</u> for a property; [[and]]

code that <u>electronically calculates a</u> ~~determines the~~ score based on

the received mortgage loan application <u>data and a second interest rate received after</u>

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the first interest rate, the score representing a likelihood that [[the]] a mortgage loan

application represented by the mortgage loan application data will close; [[and]]

>code that receives a date corresponding to when the mortgage loan

will close; and

>code that calculates an updated score prior to the date; and

>at least one processor that executes said code.

30. (Currently Amended) A computer program product comprising code[[,]]

which, when executed by a processor, performs a method said code comprising:

>receiving code that receives a first score based on a first interest rate for a

first loan;

>receiving code that receives a second score based on a second interest

rate for a second loan; and

>performing code that performs a first appraisal of [[the]] a property

securing the first loan before a second appraisal of [[the]] a property securing the

second loan, when the first score indicates a greater likelihood of the first loan closing

than the second score.

31. (Currently Amended) A computer program product comprising code[[,]]

which, when executed by a processor, performs a method said code comprising:

>receiving code that receives a first score based on a first interest rate for a

first loan;

receiving ~~code that receives~~ a second score <u>based on a second interest rate</u> for a second loan; and

performing ~~code that performs~~ a first title search of [[the]] <u>a</u> property securing the first loan before a second title search of [[the]] <u>a</u> property securing the second loan, when the first score indicates a greater likelihood of the <u>first</u> loan closing than the second score.